

FOREMOST®



CALIFORNIA

Version 14

EFFECTIVE DATES

New Business 8/15/17

Renewal Business 8/15/17

Motorcycle, Off-Road & Low-Speed Vehicle Program Guide

Including Underwriting Guidelines

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Quoting and processing with
ForemostSTAR.com or by calling
1-800-527-3905

**CONFIDENTIAL -
Do Not Distribute**



Procedures & Phone Numbers

Important

This guide provides a general description of coverages available in these programs. Refer to the policy for specific details. If there is any difference between policy provisions and the coverage descriptions in this guide, the policy provisions will prevail.

New Business

1. **Applications** - Complete the application and obtain all needed signatures. For the most accurate premium, we need the applicant's full address, date of birth and Social Security Number. Services such as DocuSign, which support electronic applications and e-signatures, may be used.
2. **Payments** - Collect the down payment. We will send the initial bill to you for payment or you can process the down payment online if you issue the policy through ForemostSTAR.com.
3. Call Foremost® at 1-800-527-3905 or process online at ForemostSTAR.com.

Endorsements

Call Foremost at 1-800-527-3905 or process online at ForemostSTAR.com.

Websites and Important Phone Numbers

For customers requesting online access to company information, product information and help filing a claim, see www.Foremost.com.

Customers may pay their premium online at www.ForemostPayOnline.com through their bank account or by using a credit card. Billing information and options, including how to enroll in an automatic payment plan (EFT) are also available.

Appointed producers may access a wide array of information and services including quoting and booking business, policy documents, payment options and billing information at www.ForemostSTAR.com.

Continuing education opportunities are available at www.ForemostEducation.com.

Claims

Report claims as soon as possible. Please have the insured call our Claims Department at 1-800-527-3907.

Towing and Roadside Assistance

For claims involving Towing, Roadside Assistance and Trip Interruption coverage please call Traveline at 1-800-554-6678.

Supplies

Applications, brochures and other materials can be ordered online. Log on to ForemostSTAR.com and select Supply Source. To order by phone, please call 1-877-270-3452.

Cancellations

1. Insured's Request
 - A. You must have signed authorization from the insured to request cancellation.
 - B. Flat Cancellations will be allowed when:
 - Another Foremost policy was issued with the same inception date; or
 - The vehicle was sold or declared a total loss prior to the policy inception date; or
 - Coverage was placed elsewhere on or prior to the policy inception date.
 - C. Mid-term cancellations will be prorated.
 - D. Cancellations may be backdated only when you have documentation showing:
 - Coverage was placed elsewhere on or prior to the cancellation date; or
 - The vehicle was sold (cancellation will be effective the day of the sale); or
 - The vehicle was declared a total loss (cancellation will be effective the day following the loss).
2. Company Request
Cancellations will be **prorated**.

Payment Plans & Rating Information

Payment Plans

We offer these flexible payment plans.

| Number of Payments | Down Payment Required* | Installments Due |
|--------------------|------------------------|---|
| 3 | 40% | Every 30 days (30, 60) |
| 6 | 25% | Every 30 days (30, 60, 90, 120, 150) |
| 12** | 8.7% | \$300.00 minimum premium required |

Installment fees of \$2.00 to \$6.00 will be added to each bill, depending on the policy premium and payment plan selected. Contact us for exact billing information.

Note: Available payment plans could vary by policy premium. Options for individual quotes/policies can be viewed in ForemostSTAR.com.

*Down payments will include an installment fee.

**12 pay requires the customer to sign up for Automatic Electronic Funds Transfer (EFT).

Payment Options

Automatic payment (EFT) options are available for ALL of our payment plans. One-time online payment options and credit card payment options are offered. Electronic bill presentment and payment is available.

Customers can learn more at Foremost.com by selecting the Foremost PayOnline icon or by going directly to ForemostPayOnline.com.

You can access payment information, including enrollment procedures, at ForemostSTAR.com.

Policy Term

We offer an annual policy term. Lay-up periods are unnecessary as our rates are based on the riding season available in the state.

Minimum Premium

Policies are subject to minimum written premium.

Motorcycle Program

Written Premium with Collision: \$150

Written Premium without Collision: \$75

Off-Road Program

Written Premium: \$75

Garaging Information

Rates are based on where the vehicle is principally garaged or stored for at least six months of the year.

Operator Assignment

Rates are based on the highest rated operator of a vehicle. All operators of all vehicles MUST be listed on the application.

At-Fault Accident

An At-Fault Accident is an accident in which the driver's actions or omissions were at least 51% of the cause of the accident. Effective Dec. 11, 2011 for accidents not resulting in bodily injury or death the total loss or damage caused by the accident must have exceeded \$1,000. Provisions from California Insurance regulation 2632.13 apply to the determination of At-Fault Accidents.

Major Violation

A conviction of any of the following moving violations:

- Drag racing
- Operating or driving under the influence of controlled substance
- Fleeing or eluding an officer
- Unlawful blood alcohol level
- Failure to stop and report an accident (attempted)
- Felonious driving
- Operating while impaired
- Operating or driving under the influence of liquor
- Reckless driving
- Failure to stop or identify after property damage, bodily injury or personal injury accident
- Operating a vehicle while license or registration was suspended or revoked
- Manslaughter, negligent homicide, felony involving use of motor vehicle

Minor Violation

A conviction of any moving violation that is not a Major Violation.

Years of Experience (Motorcycle Program Only)

Provide the years of experience each operator has in operating on-road motorcycles. For low-speed vehicles provide the years each operator has been licensed. Years of experience is used in rating.

Annual Mileage (Motorcycle Program Only)

Provide the miles the motorcycle or low-speed vehicle is driven annually. Annual mileage is used in rating.

Motorcycle & Off-Road Classifications

Motorcycle Program

Street Motorcycles

Street Motorcycles are motorcycles that do not qualify as Classic or Customs. Physical damage coverage is available for eligible motorcycles less than 20 years old.* Liability only coverage is available for any age bike.

A maximum of \$15,000 Optional Equipment Coverage is available to cover aftermarket equipment (requires purchase of Other Than Collision and/or Collision coverage).

Classic Motorcycles

Classic motorcycles meet all the following criteria:

- 20 or more years old
- Restored to or maintained in original condition
- Minimal amount of optional equipment (not to exceed \$500)
- Not driven regularly

Collision coverage and Other Than Collision coverage must be purchased for a motorcycle to qualify as Classic.

Collision and Other Than Collision rates are based on the total value of the motorcycle (including all optional equipment).

Covered Losses will be paid based on the actual cash value of the motorcycle (including all optional equipment) at the time of loss, not to exceed the amount stated in the declarations.

Custom Motorcycles

Custom motorcycles are defined as motorcycles that:

- Have more than \$15,000 in optional equipment, or
- Have been modified to the extent they are unique or one-of-a-kind, or
- Require special titling or have a state assigned Vehicle Identification Number (VIN), or
- Are assembled (constructed or "homemade"), or
- Are special production motorcycles manufactured by designated companies, or
- Are Classic motorcycles with more than \$500 in optional equipment, or
- Are motorcycles 20 years or older that do not qualify as Classics and require physical damage coverage.

Collision and Other Than Collision rates are based on the total value of the motorcycle (including all optional equipment).

Covered Losses will be paid based on the actual cash value of the motorcycle (including all optional equipment) at the time of loss, not to exceed the amount stated in the declarations.

*Motorcycles 20 years and older that require physical damage coverage will be written in either the Classic or Custom program.

Low-Speed Vehicles

Licensed golf carts and licensed Neighborhood Electric Vehicles are eligible for the motorcycle program. Low-speed vehicles will be written on a separate policy.

Note: Low-Speed Vehicles are defined as being Neighborhood Electric Vehicles (NEV's), golf carts, golf cars or other vehicles that meet the following criteria:

- Top speed is 25 miles per hour
- Seating capacity is four people or less
- Legally entitled to operate on public roadways
- Three or four wheeled vehicle with a maximum gross vehicle weight of 3,000 lbs. (excludes Mini-Trucks).

Off-Road Vehicle Program

All-Terrain Vehicles (ATV)

Regular All-Terrain Vehicles

Off-road vehicles with 3- or 4-wheels designed primarily for recreational purposes. Does not include Sport All-Terrain Vehicles, Utility All-Terrain Vehicles or Performance Utility All-Terrain Vehicles.

Sport All-Terrain Vehicles

High performance, competition inspired, 4-wheeled off-road vehicles designed primarily for recreational, non-utility purposes.

Utility All-Terrain Vehicles

4 to 8 wheeled off-road vehicles designed and primarily used for miscellaneous utility purposes. Does not include Performance Utility All-Terrain Vehicles.

Performance Utility All-Terrain Vehicles

4 to 8 wheeled off-road vehicles designed or modified for high performance, utility or recreational purposes.

Dune Buggy

Dune buggies, sand cars, or sand rails not used on public roads are eligible.

Rates are based on the current market value of the vehicle.

The current market value should reflect the value of the vehicle including its optional equipment.

Golf Carts/Neighborhood Electric Vehicles(NEV)

Unlicensed golf carts and unlicensed Neighborhood Electric Vehicles are eligible for the off-road program.

Licensed golf carts and licensed Neighborhood Electric Vehicles will be placed in the street program.

Rates are based on the current market value of the golf cart/ Neighborhood Electric Vehicle. The current market value should reflect the value of the entire golf cart/Neighborhood Electric Vehicle including any optional equipment.

Off-Road Motorcycles

Motorcycles not used on public roads and designed for off-road use.

Snowmobiles

Snowmobiles will be written on a separate policy.

Standard Snowmobiles - All snowmobiles not included in the High Performance or Mountain Snowmobile categories.

High Performance Snowmobiles - Competition inspired, technologically advanced, or high performance snowmobiles.

Mountain Snowmobiles - Snowmobiles with specialized tracks designed for riding through deep powder snow in mountain terrain.

Dune Buggy, Golf Cart & NEV Rating

For Dune Buggies, Golf Carts and Neighborhood Electric Vehicles Other Than Collision and Collision rates are based on the total value of the vehicle (including all optional equipment). Covered losses will be paid based on the actual cash value of the vehicle (including all optional equipment) at the time of loss, not to exceed the amount stated in the declarations, less the deductible.

Specialized Motorcycle & Off-Road Coverages

Optional Equipment Coverage

Optional equipment means any trailer or any parts, decorations, custom painting, chroming, sidecar or other items on your motorcycle or off-road vehicle that were not originally provided by the manufacturer as standard equipment. Permanently mounted trike conversion kits are *not* considered optional equipment.

Motorcycle Program: \$3,500 included in Street classification at no additional cost (requires purchase of Other Than Collision coverage). Motorcycles with more than \$15,000 in optional equipment must be written as a custom motorcycle. Up to \$15,000 may be purchased.

Off-Road Program: \$500 included on all-terrain vehicles, off-road motorcycles and snowmobiles at no additional cost. Up to \$15,000 of Optional Equipment coverage may be purchased (requires purchase of Other Than Collision coverage).

Optional Equipment coverage is not available for low-speed vehicles.

Helmet and Safety Apparel

Motorcycle Program: **\$1,500** Off-Road Vehicle Program: **\$1,500**

The policy includes coverage for a covered collision loss to helmet or safety apparel when Collision coverage for the vehicle has been purchased.

Transport Trailer

Collision coverage and Other Than Collision coverage for trailers used to transport a covered vehicle are available. Transport trailers ranging in value from \$500 to \$7,500 may be insured. Coverage is subject to a \$250 deductible. Losses are paid based on the actual cash value of the transport trailer at the time of loss not to exceed the amount stated in the Declarations. Only one transport trailer may be written per policy.

First Dollar Medical Payments Coverage

Foremost Medical Payments coverage is primary coverage.

Specialized Motorcycle Program Coverages and Benefits

Stolen Vehicle Recovery System

Foremost will waive up to \$500 of the Other Than Collision deductible when a motorcycle is equipped with an approved stolen vehicle recovery system at the time of a covered theft loss.

The deductible waiver applies if the motorcycle is not recovered or if the motorcycle was damaged by the theft. See endorsement for full details.

The deductible waiver is not available for low-speed vehicles.

Additional \$500 of Med Pay for Helmet Wearers

If Medical Payments is purchased, Foremost will include an additional \$500 of coverage at no additional cost for riders wearing DOT approved motorcycle helmets at the time of a collision loss.

Replacement Cost Total Loss Settlement

This coverage applies when the insured purchases a new motorcycle from a dealer and insures it with Foremost within 30 days of purchase. If the motorcycle is a total loss in the first 24 months, we will replace the motorcycle with a new, comparably equipped motorcycle. Refer to the endorsement for details.

This coverage is included for no additional premium with Other Than Collision coverage. This coverage does not apply to Custom or Classic motorcycles or low-speed vehicles.

Towing, Roadside Assistance and Trip Interruption Coverage

Towing and Roadside Assistance is available for an additional premium per vehicle. We cover reasonable and necessary expenses for towing and roadside assistance. Refer to the endorsement for details. Service is provided through Cross Country Motor Club.

Trip Interruption coverage is included at no additional charge when Towing and Roadside Assistance is purchased. When more than 100 miles away from home, we will pay up to \$500 for lodging, meals and transportation costs incurred as the result of a covered loss caused by theft, collision, or contact with a bird or animal. Refer to the endorsement for details.

Towing, Roadside Assistance and Trip Interruption coverage is not available for low-speed vehicles.

Motorcycle & Off-Road Underwriting

MOTORCYCLE PROGRAM

Agent Binding Authority

\$50,000 - Motorcycles \$25,000 - Low-Speed Vehicles

Eligible Vehicles

1. Two-wheel motorcycles, scooters and mopeds.
2. Three-wheel motorcycles are eligible if they were converted from two wheels by an approved Conversion Firm (or their kit), if the three-wheeler is classified as a Designated Custom, or if the motorcycle is an approved model.
3. Low-Speed Vehicles.

Unacceptable - Do Not Bind

1. Vehicles used for business or commercial purposes;
2. Vehicles (excluding mopeds) that are not licensed for use on public roads;
3. Vehicles used in organized racing, speed contests or stunts;
4. Pocket Bikes;
5. Vehicles which employ nitrous oxide systems;
6. First named insured's who are under 18 years of age unless they are a Good Driver as defined in California Insurance Code 1861.025 and they are an emancipated minor as outlined in California Family Code section 7000-7002.
7. Operators who do not have a valid U.S. or Canadian driver's license or whose license is suspended, cancelled or revoked (Qualified operators * with a suspended, cancelled or revoked license that request a SR-1P filing will be eligible);
8. Vehicles principally garaged or stored outside of California for at least six months of the policy term;
9. Vehicles not kept in the care, custody and control of the named insured unless the named insured qualifies for the Good Driver Discount;
10. Operators who have excessive at-fault accidents (AFAs) and/or violations over the past three (3) years. Excessive means:
 - a) More than 7 minor violations (no major violations and no AFAs); or
 - b) More than 3 major violations (no minor violations and no AFAs); or
 - c) More than 3 at-fault accidents (no minor violations and no AFAs); or
 - d) More than 6 minor violations or 2 major violations or 2 AFAs when there are incidents in more than one category;
11. Classic and Custom motorcycles valued in excess of \$50,000, unless the named insured and assigned operator of the unit qualify for the Good Driver Discount;
12. Applicants requesting coverage for motorcycles classified as sport bikes if any operators have not obtained a motorcycle endorsement on their driver's license.
13. Operators, other than those meeting the Good Driver Discount requirements, who require a named driver exclusion.
14. Applicants who have had three or more prior Foremost policies canceled for non-payment within the past five years unless the named insured qualifies for the Good Driver Discount.

* We will provide a SR-1P filing to any named insured or rated operator that resides in the named insured's household.

ALL PROGRAMS

Submit for Approval - Do Not Bind - Phone number for approval and submission questions: 1-800-958-6120

1. Applicants who have had a prior Foremost policy canceled for any Underwriting reason if it can be shown that the reason for the cancellation has been corrected or eliminated.
2. Any dune buggy risk covering vehicles with engines *other than* air-cooled, four-cylinder, boxer engines made by Volkswagen (VW).

If physical damage coverage is requested, the following risks also must be submitted - UNBOUND - for approval:

3. Assembled (constructed or "homemade") motorcycles;
4. Motorcycles with engines larger than 6001cc (366ci);
5. Any vehicle valued in excess of Agent Binding Authority limits;
6. Off-road vehicles, 20 or more years old.

Submissions should include photos clearly showing all four sides of the vehicle. To support the vehicle's declared market value we require a current (within last 12 months) bill of sale or appraisal that: is on company letterhead, is signed and dated, provides a description of significant features and includes the vehicle's VIN. Valuation documents are not required for Liability only Dune Buggy policies.

OFF-ROAD PROGRAM

Agent Binding Authority

\$25,000 - All Vehicle Types

Eligible Vehicles

- Two-wheel off-road motorcycles
- Three to eight-wheel all-terrain vehicles (ATVs)
- Dune Buggies • Snowmobiles
- Unlicensed Golf Carts/Unlicensed NEVs

Unacceptable - Do Not Bind

1. Vehicles used for business or commercial purposes;
2. Vehicles primarily used on public roads;
3. Vehicles licensed for use on public roads;
4. Vehicles used in organized racing, speed contests or stunts;
5. Mopeds and Pocket Bikes;
6. Non-approved amphibious vehicles;
7. Dune Buggies that:
 - a) Seat more than 5 occupants (including the driver); or
 - b) Have a current market value in excess of \$50,000; or
 - c) Have engines larger than 6,000cc (366ci); or
 - d) Are turbocharged or supercharged and produce over 500 H.P.; or
 - e) Use nitrous-oxide systems; or
 - f) Are operated by anyone that does not have a "clear" driving record (prior 3 years with no violations or chargeable accidents).
8. First-named insured who is under 18 years of age;
9. Operators under age 10;
10. Operators 16 or older who do not have a valid U.S. or Canadian driver's license or whose license is suspended, cancelled or revoked;
11. Vehicles principally garaged or stored outside of California for at least six months of the policy term;
12. Operators who have had an excessive number of at-fault accidents (AFAs) and/or violations over the past three years. Excessive means:
 - a) More than 7 minor violations (no major violations and no AFAs) or;
 - b) More than 3 major violations (no minor violations and no AFAs) or;
 - c) More than 3 AFAs (no minor violations and no major violations) or;
 - d) More than 6 minor violations or 2 major violations or 2 AFAs when there are incidents in more than one category;
13. Applicants who have had three or more prior Foremost policies canceled for non-payment within the past five years.

Motorcycle & Off-Road Underwriting

Locked Storage

Locked storage is not required to qualify for Other Than Collision coverage or Collision coverage. We will continue to compile garaging and storage information for statistical purposes.

Definition: Vehicles kept (overnight garaging *or* long term storage) in a fully enclosed, locked garage or other fully enclosed, locked structure when they are not being used. *Vehicles kept in a locked utility trailer or porch or kept chained in a carport or fenced yard do not meet this definition.*

Exception: Motorcycles owned by service members who live on a military base and garage or store their motorcycle(s) on the base will meet this definition.

Document Retention

You must obtain a completed and signed Foremost application within seven (7) days of policy issuance.

You are required to maintain the *original* application and appropriate selection/rejection forms in your agency files for the **current year plus 10 years** following the date the policy terminates or expires.

Copies of completion certificates, membership cards or other documents that support granting discounts, and copies of appraisals, bills of sale, or receipts that establish the value of any vehicle that is written on a stated amount basis must also be kept in your files **for the same length of time** as applications.

Audits

Audits will be conducted on randomly-selected files. If conducted on-site, you must provide needed documents to our representative. If the audit is conducted via fax, you will receive a policy list. Documents needed to audit those policies must be faxed to us within a stipulated time period. ***Inability to meet the deadline will constitute a failed audit.***

Backdating and Late Processing

1. BACKDATING - Coverage cannot be backdated and made effective prior to the date it was requested.
2. LATE PROCESSING - Coverage requests must be received by the company within 5 days of the requested effective date.

Hurricane Binding Authority Restrictions

In the event of a hurricane, Foremost may impose temporary restrictions on your binding authority. These restrictions apply to new physical damage coverage and to any increase in coverage already in force.

If you are aware that hurricane conditions exist, **do not bind coverage until you have verified that no binding restrictions are in effect.**

New business or endorsements with an effective date PRIOR TO, ON, or AFTER THE DATE OF THE IMPOSED RESTRICTION will be accepted only if you bound coverage prior to the imposition of restrictions.

Canada Non-Resident Interprovince Motor Vehicle Insurance Card

This card is available upon request without cost to any insured entering Canada with their vehicle. This card serves as proof of insurance and guarantees liability limits at least equal to the statutory minimum requirements of every Canadian province.

Certificate of Insurance

Complete a Certificate of Insurance form (733421) and maintain one copy in your agency file. Do not send a copy to the Company. No declarations page, nor any other document, will be sent to any organization or individual requesting the proof of insurance.

1-800-527-3905
www.ForemostSTAR.com

Motorcycle & Low-Speed Vehicle Coverage Options

Required Coverages

*Bodily Injury Liability (BI)

including Passenger Liability (PASSL):

Limits

| | |
|-------------------|---------------------|
| \$15,000/\$30,000 | \$50,000/\$100,000 |
| \$25,000/\$50,000 | \$100,000/\$300,000 |
| \$30,000/\$60,000 | \$250,000/\$500,000 |

*Combined Single Limit Liability (BIPD)

including Passenger Liability (PASCL):

Limits

| | |
|-----------|-----------|
| \$300,000 | \$500,000 |
|-----------|-----------|

*Property Damage Liability (PD):

Limits

| | |
|----------|-----------|
| \$5,000 | \$50,000 |
| \$10,000 | \$100,000 |
| \$15,000 | \$250,000 |
| \$25,000 | |

* Either Bodily Injury Liability and Property Damage Liability OR Combined Single Limit Liability are required on all vehicles.

Optional Coverages

Medical Payments (MP):

Limits

| | |
|---------|----------|
| \$1,000 | \$10,000 |
| \$2,500 | \$25,000 |
| \$5,000 | |

**Uninsured Motorists Bodily Injury Liability (UIBI):

Limits

| | |
|--------------------|---------------------|
| \$15,000/\$30,000 | \$100,000/\$300,000 |
| \$25,000/\$50,000 | \$250,000/\$500,000 |
| \$30,000/\$60,000 | \$300,000/\$300,000 |
| \$50,000/\$100,000 | \$500,000/\$500,000 |

Uninsured Motorists Bodily Injury Liability may be rejected in writing. The insured may select limits less than the Bodily Injury limits but not less than \$15,000/\$30,000.

** This coverage also provides protection against underinsured motorists.

Property Damage Uninsured Motorists Coverage (UIPD):

Limit

\$3,500

Property Damage Uninsured Motorists Coverage is only available if Collision coverage is not purchased. Property Damage Uninsured Motorists Coverage requires that Uninsured Motorists Bodily Injury Liability is purchased.

Transport Trailer Coverage (TRALR):

Limits

Trailers valued from \$500 to \$7,500 are eligible for coverage. A \$250 deductible applies.

Uninsured Motorists Waiver of Collision

Deductible (UICW):

Provides coverage for the recovery of the Collision deductible the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage to a motorcycle caused by an accident. This coverage is optional.

Uninsured Motorists Bodily Injury Liability and Collision Coverage must be purchased on the vehicle in order to purchase this coverage. The limit of liability is the Collision deductible on the vehicle.

Other Than Collision (COMP):

Deductibles

| | | | | | |
|-------|-------|-------|-------|-------|---------|
| \$100 | \$200 | \$250 | \$500 | \$750 | \$1,000 |
|-------|-------|-------|-------|-------|---------|

Collision (COLL):

Deductibles

| | | | | | |
|-------|-------|-------|-------|-------|---------|
| \$100 | \$200 | \$250 | \$500 | \$750 | \$1,000 |
|-------|-------|-------|-------|-------|---------|

*Optional Equipment (OE):

Limits

\$3,500 included in the Street Program if Other Than Collision is purchased. Additional coverage is available for purchase up to \$15,000.

* Not Available for Custom or Classic Motorcycles or Low-Speed Vehicles

*Towing, Roadside Assistance & Trip Interruption (TOWR):

Limits

Reasonable/Necessary for towing. Refer to endorsement for the limits and requirements for trip interruption.

* Not Available for Low-Speed Vehicles.

Motorcycle Discounts, Surcharges & Fees*

Motorcycle Safety Course Discount: 5%

This discount is applied if the operator has taken an approved course within the last 3 years.

This discount does not apply to low-speed vehicles.

Motorcycle Safety Course Instructor Discount: 5%

This discount is applied if the operator has instructed an approved Motorcycle Safety Course within the last 3 years.

This discount does not apply to low-speed vehicles.

If a policy qualifies for both the Safety Course and Safety Course Instructor Discounts, only one discount will apply.

Multi-Vehicle Discount: 10% - 30%

- 10% for two vehicles
- 20% for three vehicles
- 30% for four or more vehicles

This discount does not apply to low-speed vehicles.

California Special Assessment:

A state mandated fee applies to each vehicle and trailer used on the road. See notice 741336 for further details.

Mature Driver Improvement Course Discount: 5%

This discount is applied if the operator has taken an approved course within the last three years and is at least 55 years of age. This discount applies to Bodily Injury (including Passenger Liability) and Property Damage coverages.

Good Driver Discount: 20%

Motorcycles: Operators must be licensed to drive a motorcycle.

Low-Speed Vehicle: Operators must be licensed to drive an automobile.

Years of Experience: Operators must have 3 or more years of experience.

For motorcycles years of motorcycle driving experience is used. For Low-Speed Vehicle years of driving experience is used.

Operators of the three-wheeled motorcycles are not required to have a motorcycle endorsement on their driver's license under CA law. Therefore, only a valid driver's license is required for the Good Driver Discount on three-wheeled motorcycles.

In addition to qualify for this discount, the operator must:

- Have no more than one (1) California Department of Motor Vehicle (DMV) point during the past 3 years, and
- Have no chargeable at-fault accidents in the past 3 years involving bodily injury or death.
- Have no more than one (1) chargeable at-fault accident involving property damage exceeding \$1,000.
- Have no convictions for certain DUI or manslaughter violations within the last 10 years.

Contact Underwriting for complete requirements.

Persistency Discount: 10%

This discount is applied if the operator has had one full year of motorcycle or low-speed vehicle insurance with Foremost or an affiliated company. No lapse in coverage is allowed.

Airbag Discount: 5%

A discount will be applied to Medical Payments coverage for vehicles equipped with a factory installed airbag system.

Anti-Lock Brake Discount: 15%

A discount will be applied to Collision Coverage for vehicles equipped with a factory installed Anti-Lock Braking System (ABS).

This discount does not apply to Classic motorcycles.

Other Than Collision Only Surcharge: 15%

A surcharge is applied to Other Than Collision Coverage when Other Than Collision is purchased without Collision Coverage.

Multi-Policy Discount: 10%

Available when the named insured maintains one or more personal lines or life policy with Foremost, Farmers®, Bristol West or 21st Century. A life policy must be a term, whole, universal or variable universal policy, have a face amount of \$50,000 or greater, be issued to an adult and be in force.

Vehicle Performance Surcharge: 50%

Applies to motorcycles that are turbocharged or supercharged.

This surcharge does not apply to low-speed vehicles.

Driving Record Level Surcharge: 24% - 608%†

An operator's record of minor violations, major violations and at-fault accidents for the prior 3 years are considered in rating.

The overall surcharge is based on the combination and number of majors, minors and at-fault accidents.

**Not all Discounts, Surcharges & Fees apply to all coverages*

†Surcharge % are approximate and vary by coverage

Off-Road Vehicle Coverage Options

Required Coverages

*Bodily Injury Liability (BI):

including Passenger Liability (PASSL):

Limits

| | |
|-------------------|---------------------|
| \$15,000/\$30,000 | \$50,000/\$100,000 |
| \$25,000/\$50,000 | \$100,000/\$300,000 |
| \$30,000/\$60,000 | \$250,000/\$500,000 |

*Combined Single Limit Liability (BIPD):

including Passenger Liability (PASCL):

Limits

| | |
|-----------|-----------|
| \$300,000 | \$500,000 |
|-----------|-----------|

*Property Damage Liability (PD):

Limits

| | |
|----------|-----------|
| \$5,000 | \$50,000 |
| \$10,000 | \$100,000 |
| \$25,000 | \$250,000 |

* Either Bodily Injury Liability and Property Damage Liability OR Combined Single Limit Liability are required on all vehicles.

Optional Coverages

Uninsured Motorists Bodily Injury Liability (UIBI):

Limits

| | |
|-------------------|---------------------|
| \$15,000/\$30,000 | \$50,000/\$100,000 |
| \$25,000/\$50,000 | \$100,000/\$300,000 |
| \$30,000/\$60,000 | \$250,000/\$500,000 |

The limits for Uninsured Motorists Bodily Injury Liability can be equal to or less than the Bodily Injury Liability limits.

Medical Payments (MP):

Limits

| | |
|---------|----------|
| \$1,000 | \$10,000 |
| \$2,500 | \$25,000 |
| \$5,000 | |

Transport Trailer Coverage (TRALR):

Limits

Trailers valued from \$500 to \$7,500 are eligible for coverage. A \$250 deductible applies.

Other Than Collision (COMP):

Deductibles

| | |
|-------|----------|
| \$100 | \$750 |
| \$200 | 1,000 |
| \$250 | \$2,500* |
| \$500 | \$5,000* |

Collision (COLL):

Deductibles

| | |
|-------|----------|
| \$100 | \$750 |
| \$200 | 1,000 |
| \$250 | \$2,500* |
| \$500 | \$5,000* |

*2,500 and \$5,000 deductibles are only available for dune buggies.

For new business as of 11/1/2011 all Dune Buggies with values of \$10,000 or higher must carry a deductible of at least \$750.

The selected deductible may not exceed the value of the dune buggy.

*Optional Equipment (OE):

Limits

\$500 included for All Terrain Vehicles, Off-Road Motorcycles and Snowmobiles if Other Than Collision is purchased. Additional coverage is available for purchase up to \$15,000.

*Not available for Golf Carts, Dune Buggies or unlicensed Neighborhood Electronic Vehicles.

Off-Road Vehicle Discounts, Surcharges & Fees*

Recreational Vehicle Safety Course

Discount: 5%

This discount is applied if the operator has taken an approved course within the last 3 years.

Multi-Vehicle Discount: 5%

This discount is applied to each vehicle when two or more off-road vehicles are insured.

Multi-Policy Discount: 10%

Available when the named insured maintains one or more personal lines or life policy with Foremost, Farmers, Bristol West or 21st Century. A life policy must be a term, whole, universal or variable universal policy, have a face amount of \$50,000 or greater, be issued to an adult and be in force.

Persistency Discount: 5%

This discount is applied if the operator has had one full year of Off-Road Vehicle insurance with Foremost. No lapse in coverage is allowed.

Affinity Group

Members of approved affinity groups receive a 5% discount.

The following is a list of approved affinity groups:

AMA - American Motorcycle Association

California - Nevada Snowmobile Association

"Affinity Program" is printed on the first page of the declarations when this discount is applied.

Driving Record Level Surcharge: 10% - 308%

An operator's record of minor violations, major violations and at-fault accidents for the prior 3 years are considered in rating. The overall surcharge is based on the combination and number of majors, minors and at-fault accidents.

**Not all Discounts, Surcharges & Fees apply to all coverages*

California Special Assessment:

A state mandated fee applies to each transport trailer used on the road. See notice 741336 for further details.

Forms

MOTORCYCLE

| | |
|---|---------|
| Additional Benefit | 5025 |
| Additional Insured - Lessor | 5162 |
| Additional Insured Titleholder | 5997 |
| Additional Insured Trust | 5994 |
| Amendment of Policy Provisions - California | 5377 |
| Annual Mileage Notice (Low-Speed Vehicle) | 737293 |
| Annual Mileage Notice (Motorcycle) | 741230 |
| California Important Information | 2350 |
| Classic/Custom Motorcycle | 5683 |
| Delivery of Cancellation or Nonrenewal Notice to Additional Insureds | 4592 |
| Disclosure of Available Discounts (Low-Speed Vehicle) | 737294 |
| Disclosure of Available Discounts (Motorcycle) | 740148 |
| Important Notice | 739981 |
| Informational Notice RE: California Special Purpose Assessment | 741336 |
| Joint Ownership Coverage - California | 4706 |
| Low-Speed Vehicle Application - California | 690004 |
| Low-Speed Vehicle Endorsement | 5902 |
| Motorcycle Insurance Application - California | 203504 |
| Motorcycle Insurance Policy | 5826 |
| Named Driver Exclusion | 5840 |
| Optional Equipment | 5116 |
| Premium Surcharge Based on Accidents and Convictions | 740151 |
| Privacy Notice | 740182 |
| Replacement Cost Total Loss Settlement | 5758 |
| Single Limit Liability | 5217 |
| Stolen Vehicle Recovery System | 3658 |
| Third Party Designee Form | 741633 |
| Towing, Roadside Assistance, and Trip Interruption Coverage | 5715 |
| Transport Trailer | 5445 |
| Uninsured Motorists Coverage | PP 0487 |

OFF-ROAD

| | |
|---|--------|
| Additional Benefit | 5025 |
| Additional Insured | 3387 |
| Additional Insured - Lessor | 5480 |
| Additional Insured - Titleholder | 5998 |
| Additional Insured - Trust | 5995 |
| Amendment of Policy Provisions - California | 5439 |
| California Important Information | 2350 |
| Delivery of Cancellation or Nonrenewal Notice to Additional Insureds | 4592 |
| Dune Buggy / Low-Speed Vehicle | 4919 |
| Informational Notice RE: California Special Purpose Assessment | 741336 |
| Joint Ownership Coverage - California | 4707 |
| Off-Road Vehicle and Unlicensed Low-Speed Vehicle Application - California | 207504 |
| Off-Road Vehicle Insurance Policy | 5827 |
| Optional Equipment | 5441 |
| Privacy Notice | 740182 |
| Single Limit Liability | 5478 |
| Third Party Designee Form | 741633 |
| Transport Trailer | 5440 |
| Uninsured Motorists Coverage | 5323 |

Form edition dates have not been listed here. The current edition date of the form in effect for a policy will be listed on the declarations page.

Applications, brochures and other materials can be ordered online. Log on to ForemostSTAR.com and select Supply Source. To order by phone, please call 1-877-270-3452.